

Information to identify the case:

Debtor 1	<u>Roshard J. Ward</u>	Social Security number or ITIN	xxx-xx-2154
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melody S. Ward</u>	Social Security number or ITIN	xxx-xx-9496
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-33005-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roshard J. Ward

Melody S. Ward
aka Melody S. Baxter

2/1/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roshard J. Ward
 Melody S. Ward
 Debtors

Case No. 12-33005-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Feb 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2018.

db/jdb
 cr
 +Roshard J. Ward, Melody S. Ward, 45 GristMill Lane, Pine Hill, NJ 08021-6463
 +WELLS FARGO BANK, N.A., servicer for, Deutsche B, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 513369138 +Arrow Financial Servic, 5996 W Touhy Ave, Niles, IL 60714-4610
 513369139 +Attorney General, Hughes Justice Complex, PO Box 080, Trenton, NJ 08625-0080
 513606701 EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1109, Minneapolis, MN 55440-1109
 513369143 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 513369145 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 513369147 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 513482444 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 513369151 +North Star Capital Acquisition, 220 John Glenn Drive, #100, Amherst, NY 14228-2246
 513369152 +Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt Laurel, NJ 08054-3437
 513369154 +Radiology Assoc of Nevada, Allied Collection Serv, 3080 S Durango Dr Ste 20,
 Las Vegas, NV 89117-9193
 513369155 +Richard Tennenbaum, Ac Collections, 602 Little Gloucester Rd, Blackwood, NJ 08012-5213
 513369150 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division Of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245)
 513369156 South West AMR, Nco Fin/35, Po Box 41726, Philadelphia, PA 19101
 516659126 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516659127 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 513369158 State Of New Jersey, Division Of Taxation, CN-190, Trenton, NJ 08650
 513488404 +Tri-County Orthopaedic PA, c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 513369160 Village Of Little Mill Homeowners, J. B. Management Services, LLC, PO Box 1106,
 Voorhees, NJ 08043-7106
 513369161 +Washington Mutual, Lvnv Funding LLC, Po Box 740281, Houston, TX 77274-0281
 513369163 +Zenith Acqu, 170 Northpointe Pa, Amherst, NY 14228-1991

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2018 02:10:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 02 2018 02:10:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513603760 +EDI: WFFC.COM Feb 02 2018 01:33:00 AMERICAS SERVICING COMPANY,
 ATTN: BANKRUPTCY DEPARTMENT MAC # D3347-, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203
 513369136 +EDI: AFNIRECOVERY.COM Feb 02 2018 01:33:00 Afni, Inc., PO Box 3427,
 Bloomington, IL 61702-3427
 513563310 +EDI: AFNIRECOVERY.COM Feb 02 2018 01:33:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 513400373 EDI: AIS.COM Feb 02 2018 01:33:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513369137 +EDI: WFFC.COM Feb 02 2018 01:33:00 Americas Servicing Co, P.O. Box 10328,
 Des Moines, IA 50306-0328
 513602591 +EDI: WFFC.COM Feb 02 2018 01:33:00 Americas Servicing Co., Mac#2302-04c,
 One Home Campus, Des Moines, IA 50328-0001
 513369140 EDI: HFC.COM Feb 02 2018 01:33:00 Best Buy Retail Services, PO Box 17298,
 Baltimore, MD 21297-1298
 513369141 EDI: CAPITALONE.COM Feb 02 2018 01:33:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 513369142 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 02 2018 02:11:07
 Comcast Cable Communications, PO Box 3006, Southeastern, PA 19398-3006
 516297864 EDI: WFFC.COM Feb 02 2018 01:33:00 Deutsche Bank National Trust Company, as Trustee,
 c/o America's Servicing Company, as Serv, Default Document Processing, N9286-01Y,
 1000 Blue Gentian Road, Eagan, MN 55121-7700
 513369144 +E-mail/Text: bknotice@ercbpo.com Feb 02 2018 02:10:30 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 513369146 +EDI: AMINFOFP.COM Feb 02 2018 01:33:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 513601951 EDI: RESURGENT.COM Feb 02 2018 01:33:00 LVNV Funding, LLC, c/o Resurgent Capital Services,
 P.O. Box 10675, Greenville, SC 29603-0675
 513595634 EDI: RESURGENT.COM Feb 02 2018 01:33:00 LVNV Funding, LLC its successors and assigns as,
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 513369148 +EDI: MID8.COM Feb 02 2018 01:33:00 Midland Funding, 8875 Aero Dr,
 San Diego, CA 92123-2255
 513369149 +E-mail/PDF: bankruptcy@ncfsi.com Feb 02 2018 02:06:54 New Century Financial,
 110 S Jefferson Rd Ste 1, Whippany, NJ 07981-1038

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 46

Date Rcvd: Feb 01, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513369153 EDI: PRA.COM Feb 02 2018 01:33:00 Portfolio Recovery Associates, PO Box 41067,
Norfolk, VA 23541-1067
513428233 EDI: NEXTEL.COM Feb 02 2018 01:33:00 Sprint Nextel Correspondence, Attn: Bankruptcy Dept,
PO Box 7949, Overland Park KS 66207-0949
513369157 EDI: NEXTEL.COM Feb 02 2018 01:33:00 Sprint, P.O. Box 105243, Atlanta, GA 30348-5243
513369159 +EDI: VERIZONEAST.COM Feb 02 2018 01:33:00 Verizon New Jersey Inc, 500 Technology Dr,
Weldon Spring, MO 63304-2225
513369162 +EDI: WFFC.COM Feb 02 2018 01:33:00 Wells Fargo, Po Box 29704, Phoenix, AZ 85038-9704
513380455 EDI: WFFC.COM Feb 02 2018 01:33:00 Wells Fargo Bank, N.A., Wells Fargo Auto Finance,
PO Box 29706, Phoenix, AZ 85038-9706

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

51344448* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedpne.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A., servicer for, Deutsche Bank
National Trust Company, as Trustee for Morgan Stanley ABS Capital I INC. Trust 2006-HE4
nj.bkecf@fedpne.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2006- HE4, Mortgage Pass-Through Certificates, Series
2006-HE4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Debtor Roshard J. Ward jjresq@comcast.net, jjresql@comcast.net
Joseph J. Rogers on behalf of Joint Debtor Melody S. Ward jjresq@comcast.net,
jjresql@comcast.net
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2006- HE4, Mortgage Pass-Through Certificates, Series
2006-HE4 rsolarz@kmlawgroup.com
Thomas J Orr on behalf of Creditor Village of Little Mill Homeowner's Association, Inc.
tom@torrlaw.com, xerna@aol.com

TOTAL: 9